

100

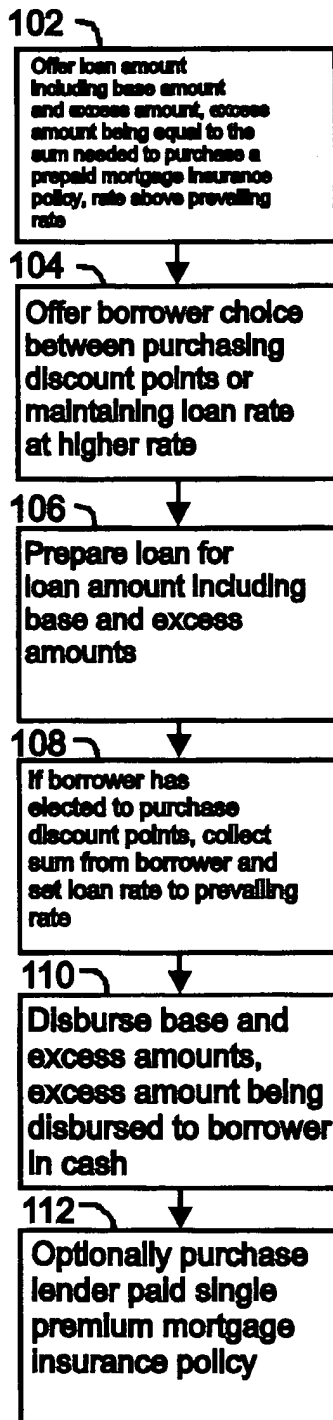



Fig. 1

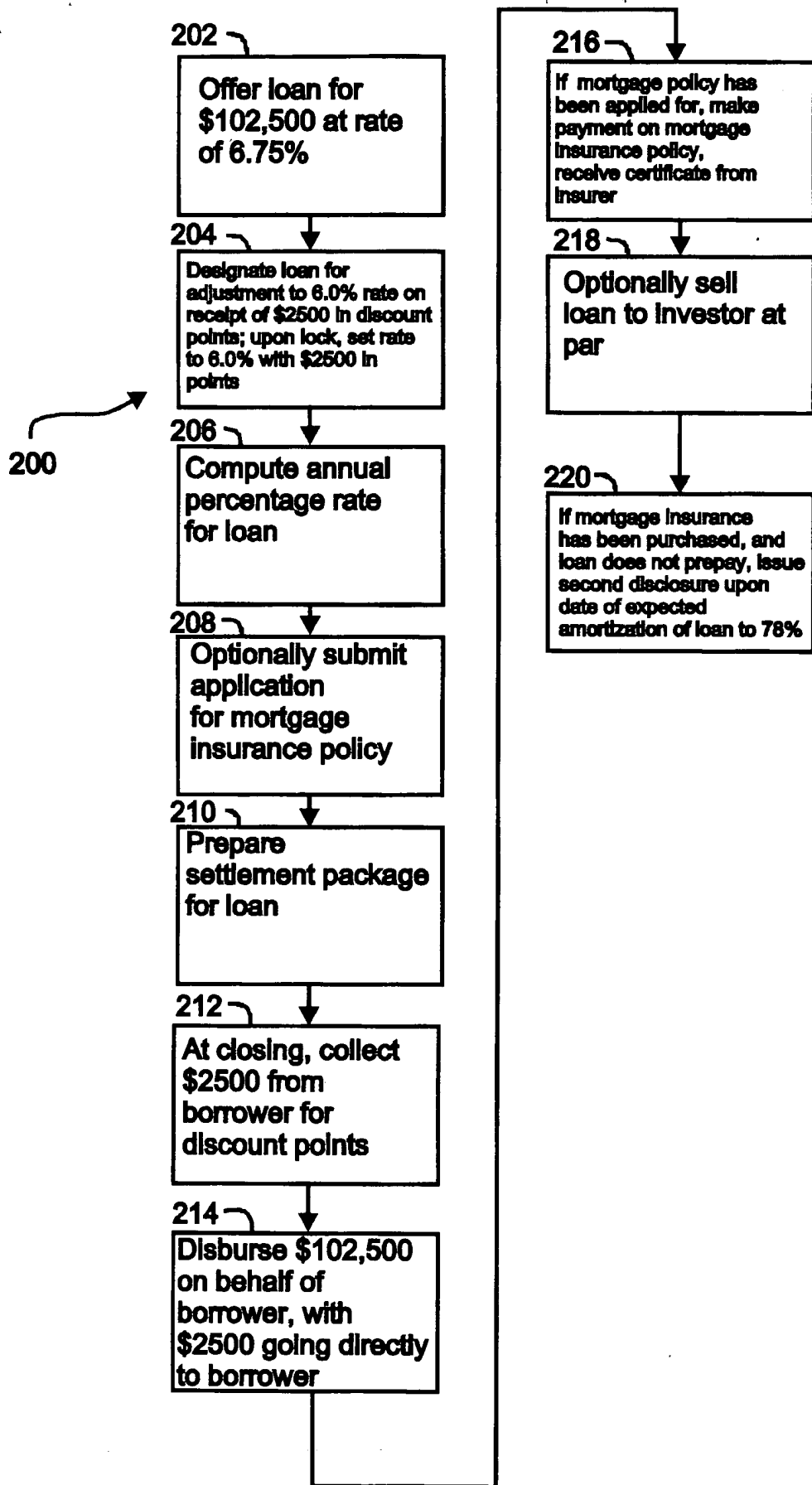


Fig. 2

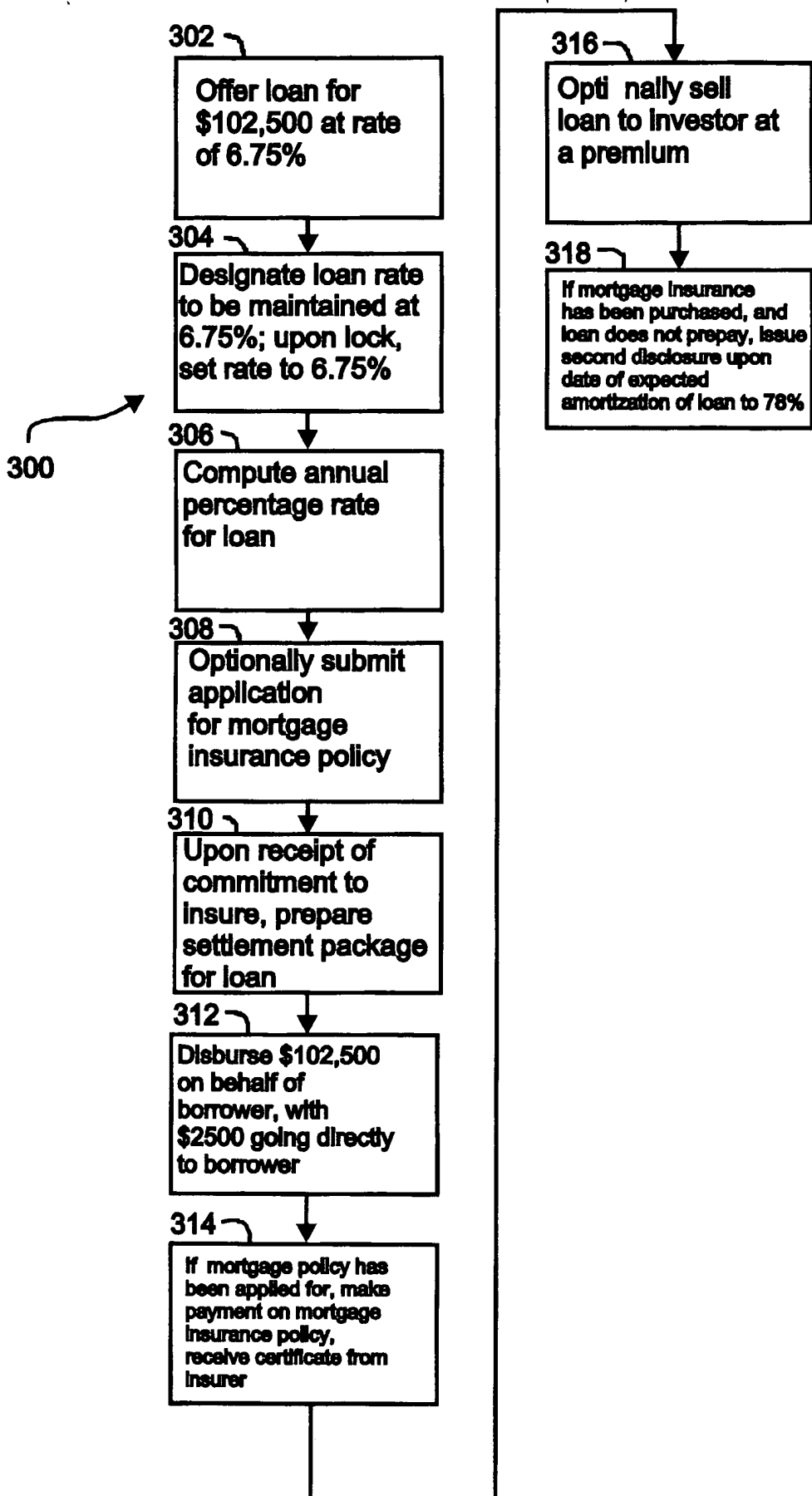


Fig. 3

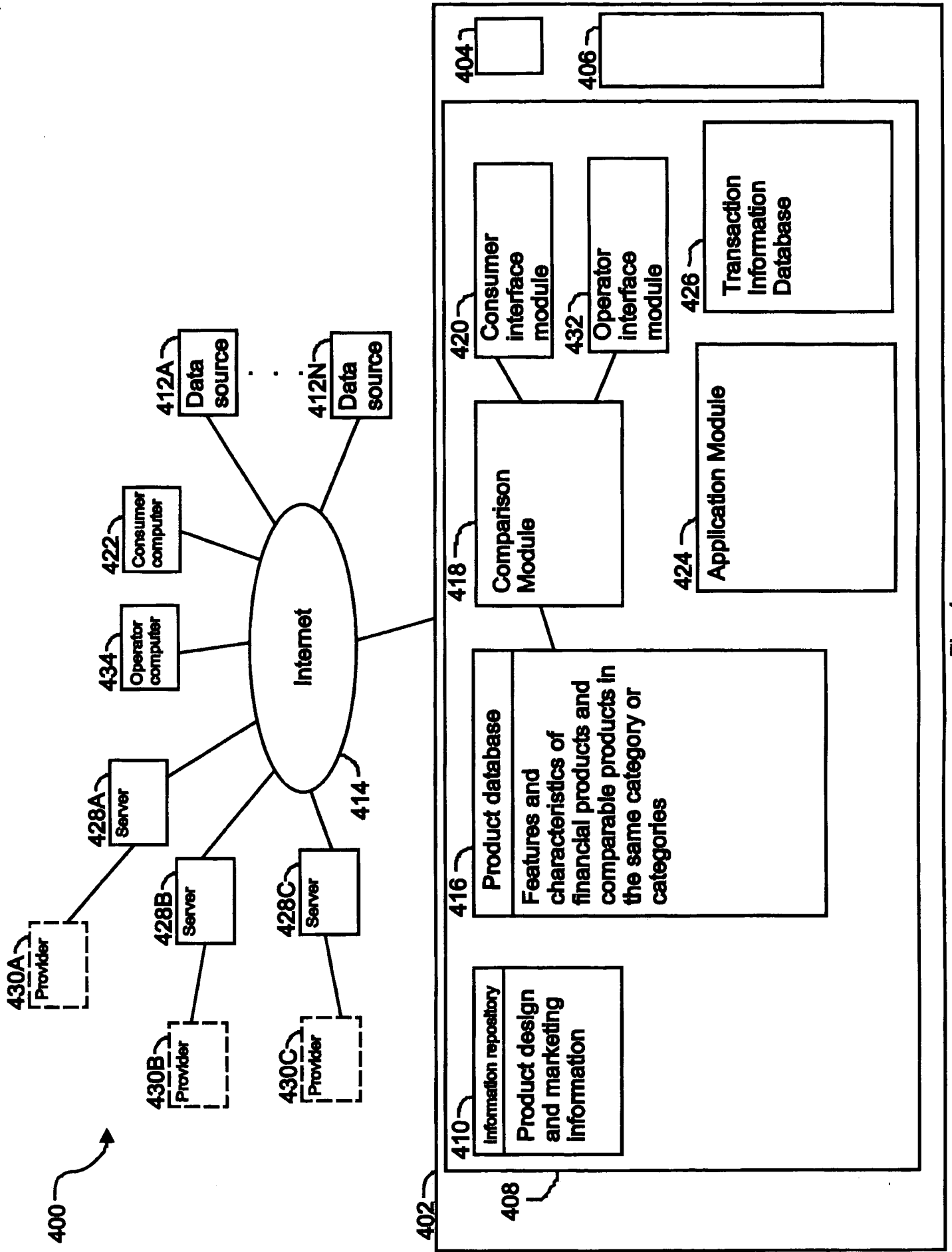


Fig. 4

Mortgage Insurance allows you to purchase your home for less than the 20% down payment usually required without mortgage insurance. We can offer you several different products that allow you to obtain a loan that allows you to borrow more than 80% of the property value. You can choose mortgage insurance that requires a monthly payment along with your mortgage payment. You can choose borrower paid or lender paid single payment mortgage insurance. We also have some very interesting options that allow you to structure your loan origination so that you can receive a loan for more than 80% of the value of the property. In many cases, the loan parameters can be structured so that you receive the prevailing interest rate (currently 6.0%), or you can receive a net cash disbursement at closing and pay a higher than prevailing rate (currently 6.75%). In some cases, you can receive tax advantages from structuring the transaction in this way. You can use the form below to enter your transaction information and information relating to your tax status, and receive information describing the effect of the various loan origination options available.

502

Property Value:  506ADown Payment:  506BInterest Rate:  506CAdjusted Gross Income:  508ADeductions:  
(Besides deductible  
expenditures for this  
mortgage)  508B

504

Return results for loans using the following products:

510A ☒ Monthly paid PMI510B ☐ Borrower paid single payment PMI510C ☐ Lender paid single payment PMI510D ☒ Points or payment (POP)  
(This is a special product allowing you to adjust the parameters  
of your loan in order to borrow more than 80% of the value of the property,  
with no cash expenditure on your part to pay for PMI) 512

Fig. 5

600

## 602A

Interest Rate: 6.0%	Monthly Paid PMI	
Loan Amount: \$100,000	Monthly Payments (P&I): \$599.55	First Year Tax Deduction: \$5996.59
Lender fees: \$995.00	Monthly PMI: \$43.45	First Year Tax Savings: \$2000.00
Deductible Points: \$0	Total Monthly Payment: \$643	
Total cash to lender: \$995		

## 602B

Interest Rate: 6.0%	Points or Payment (Points)	
Loan Amount: \$102,500	Monthly Payments (P&I): \$614.54	First Year Tax Deduction: \$8615.76
Lender fees: \$995.00	Monthly PMI: 0	First Year Tax Savings: \$2700.00
Deductible Points: \$2500	Total Monthly Payment: \$614.54	
Total cash to lender: \$3495	Cash to Borrower at closing: \$2500	

## 602C

Interest Rate: 6.75%	Points or Payment (Payment)	
Loan Amount: \$102,500	Monthly Payments (P&I): \$664.81	First Year Tax Deduction: \$6885.36
Lender fees: \$995.00	Monthly PMI: 0	First Year Tax Savings: \$2300.00
Deductible Points: \$0	Total Monthly Payment: \$664.81	
Total cash to lender: \$995	Cash to Borrower at closing: \$2500	

Submit Application

604

Fig. 6



800

802

You can choose your lender from this list

☐ 803A Tony's Mortgage ~ 805A

☐ 803B Silvio's Mortgage ~ 805B

☒ 803C Artie's Mortgage ~ 805C

804

☐ 803A Monthly PMI ~ 807A

☐ 803B Borrower Paid Single Payment PMI ~ 807B

☒ 803C Points or Payment (Points) ~ 807C

☐ 803D Points or Payment (Payment) ~ 807D

810

Enter your transaction information and personal information here

812A  
State: Iowa

812B  
Address: 1317 Elm Street

812C  
City: Pleasantville

812D  
Zip: 50225

812E  
Loan Amount: 100,000

812F  
Property Value: 111,111

George Parker ~ 812G

Employer GBP Insurance Agency ~ 812H

Job Title Agent ~ 812I

Annual Salary \$58,000 ~ 812J

Betty Parker ~ 812K

Employer Johnson's Diner ~ 812L

Job Title Chef ~ 812M

Annual Salary \$26,000 ~ 812N

Submit Application ~ 814

Fig. 8



Fig. 9

900

902

You have chosen to apply for a mortgage with the following details:

Artie's Mortgage

Lender:

Mortgage Insurance: Points or Payment (Points)

Loan Amount: \$102,500

Monthly Payment: \$614.54

Discount Points: \$2500

(Financed with \$2500  
disbursed to borrower)

Property Address:

State: Iowa

Address: 1317 Elm Street

City: Pleasantville

Zip: 50225

Property Value: \$111,111

Homeowner Information

George Parker

Employer GBP Insurance Agency

Job Title Agent

Annual Salary \$58,000

Betty Parker

Employer Johnson's Diner

Job Title Chef

Annual Salary \$26,000

904

Confirm

906

Back

908

Cancel

Click "Confirm" to submit the application. Click "Back" to return to the previous page to change the information.  
Click "Cancel" to abandon the application

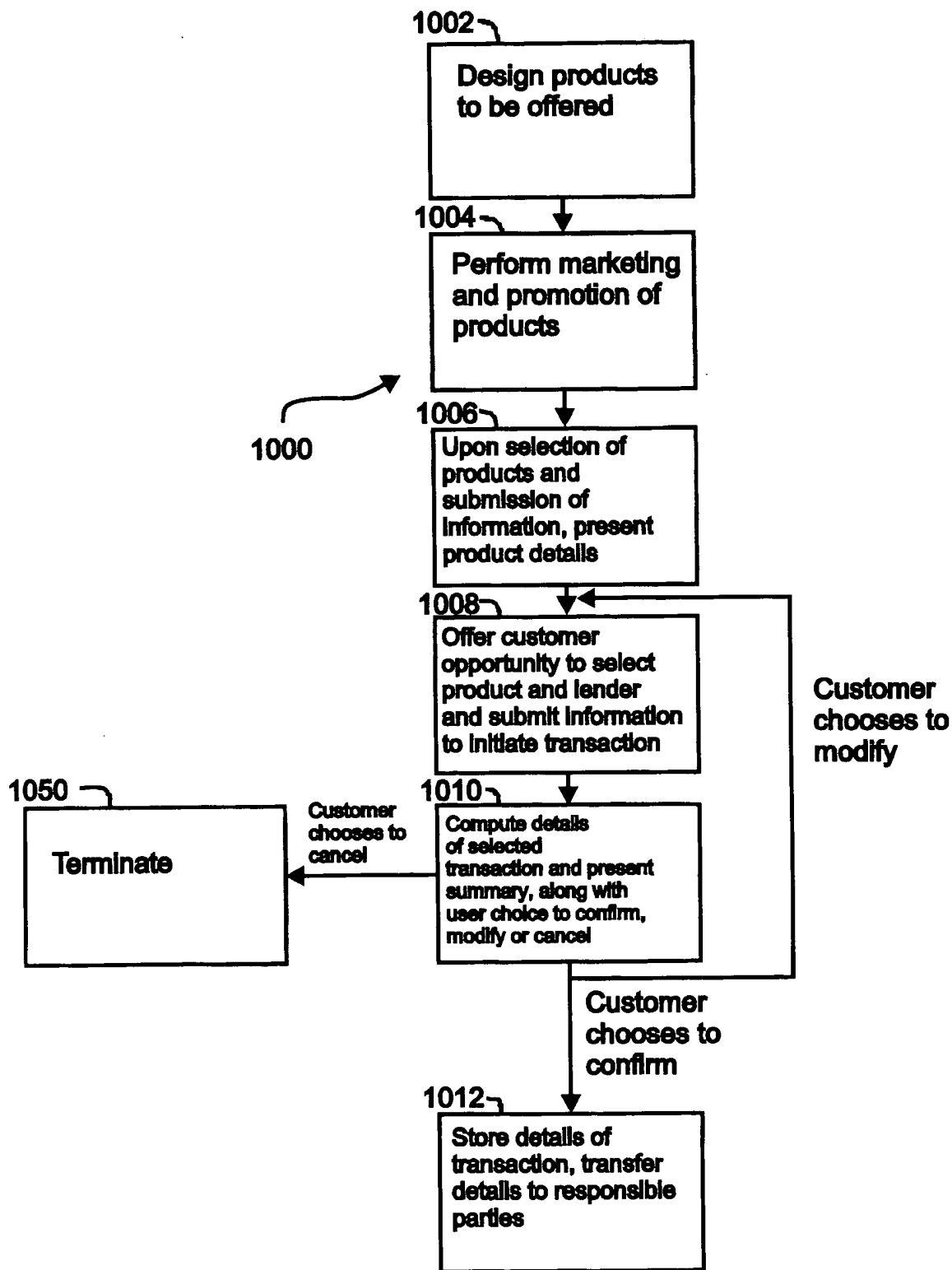


Fig. 10